

## Information to identify the case:

Debtor 1:	<b>Charles O'Donnell Jr.</b>	Social Security number or ITIN:	xxx-xx-5110
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Joyce Dianna O'Donnell</b>	Social Security number or ITIN:	xxx-xx-0153
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/21/15
Case number:	<b>15-31924-ABA</b>	Date case converted to chapter:	7 3/28/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles O'Donnell Jr.	Joyce Dianna O'Donnell
2. All other names used in the last 8 years		
3. Address	505 McKinley Ave. Pitman, NJ 08071	505 McKinley Ave. Pitman, NJ 08071
4. Debtor's attorney Name and address	Victor Druziako 1841 W. Landis Avenue Vineland, NJ 08360	Contact phone (856) 692-7474
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 4/6/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>May 14, 2018 at 02:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Bridge View Building, Suite 102,          800 Cooper Street, Camden, NJ          08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/13/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles O'Donnell, Jr.  
 Joyce Dianna O'Donnell  
 Debtors

Case No. 15-31924-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db/jdb  
 515862191 +Charles O'Donnell, Jr., Joyce Dianna O'Donnell, 505 McKinley Ave., Pitman, NJ 08071-1863  
 +Bayview Loan Servicing, LLC, Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201,  
 Parsippany, New Jersey 07054-4673  
 516552261 Bayview Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 516060717 +Bayview Loan Servicing, LLC, Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 515862176 +Bureaus Investment Group Portfolio NO 15, 1717 Central St., Evanston, Illinois 60201-1507  
 515862182 Childrens Hospital of Philadelphia, POB 8500, Philadelphia, Pennsylvania 19178-8017  
 515862183 +Citi/Best Buy, POB 790441, St. Louis, Missouri 63179-0441  
 515862186 +Client Services Inc., 3451 Harry Truman Blvd., St. Charles, Missouri 63301-9816  
 516047886 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 515862192 First National Bank of Omaha, POB 2557, Omaha, Nebraska 68103-2557  
 515928915 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
 515862193 Foster, Garbus & Garbus, 60 Motor Parkway, Commack, New York 11725-5710  
 515862194 +GE Capital Retail Bank/Lowes, POB 1630, Warren, Michigan 48090-1630  
 515862195 +Gloucester County EMS, POB 1016, Voorhees, New Jersey 08043-7016  
 515862197 +JP Morgan Chase Bank, N.A., 3415 Vision Drive, Columbus, Ohio 43219-6009  
 515862198 Laboratory Corporation of America, POB 2240, Burlington, North Carolina 27216-2240  
 515962232 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 515862203 +Pressler & Pressler, 7 Entin Road, Parsippany, New Jersey 07054-5020  
 515862205 RowanSOM Dept. of Psychiatry, POB 635, Bellmawr, NJ 08099-0635  
 515862206 +Schachter Portnoy, L.L.C., 3490 U.S.Route 1, Princeton, New Jersey 08540-5920  
 515862207 South Jersey Radiology, ATTN: Apex Asset Management, 1286 Carmichael Way,  
 Montgomery, Alabama 36106-3645  
 515862208 Stoneleigh Recovery Assoc., LLC, POB 1479, Lombard, Illinois 60148-8479  
 516863167 +U.S. BANK TRUST, N.A., AS TRUSTEE, FOR LSF9 MASTER PARTICIPATION TRUST,  
 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516553109 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
 c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 515862209 +Williamsburg Plantation, 4870 Longhill Road, Williamsburg, VA 23188-1571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bkdruziako@aol.com Apr 06 2018 22:44:32 Victor Druziako,  
 1841 W. Landis Avenue, Vineland, NJ 08360  
 tr +EDI: QBTHOMAS.COM Apr 07 2018 02:28:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 06 2018 22:45:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 06 2018 22:45:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515862175 E-mail/Text: amscbankruptcy@adt.com Apr 06 2018 22:46:22 ADT Security Services,  
 POB 371878, Pittsburgh, Pennsylvania 15250-7878  
 516051541 +E-mail/Text: amscbankruptcy@adt.com Apr 06 2018 22:46:22 ADT Security Services, Inc.,  
 3190 South Vaughn way, Aurora, CO 80014-3512  
 516059998 E-mail/Text: camanagement@mtb.com Apr 06 2018 22:45:18 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 515933505 EDI: RECOVERYCORP.COM Apr 07 2018 02:28:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 515862177 E-mail/Text: cms-bk@cms-collect.com Apr 06 2018 22:45:17 Capital Management Services,  
 698 1/2 South Ogden Street, Buffalo, New York 14206-2317  
 515862178 +EDI: CAPITALONE.COM Apr 07 2018 02:28:00 Capital One Bank, POB 30281,  
 Salt Lake City, Utah 84130-0281  
 515862179 +EDI: CAPITALONE.COM Apr 07 2018 02:28:00 Capital One/ Boscovs, POB 5253,  
 Carol Stream, Illinois 60197-5253  
 515862180 +E-mail/Text: bankruptcy@cavps.com Apr 06 2018 22:45:52 Cavalry Portfolio Svc., POB 27288,  
 Tempe, Arizona 85285-7288  
 515911526 +E-mail/Text: bankruptcy@cavps.com Apr 06 2018 22:45:53 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515862181 +EDI: CHASE.COM Apr 07 2018 02:28:00 Chase Bank USA, N.A., POB 15298,  
 Wilmington, Delaware 19850-5298  
 515862184 +EDI: CITICORP.COM Apr 07 2018 02:28:00 Citibank, POB 6062,  
 Sioux Falls, South Dakota 57117-6062  
 515862185 +EDI: SEARS.COM Apr 07 2018 02:28:00 Citibank/Sears, POB 6282,  
 Sioux Falls, South Dakota 57117-6282  
 515862188 EDI: DISCOVER.COM Apr 07 2018 02:28:00 Discover Bank, POB 3008,  
 New Albany, Ohio 43054-3008  
 515862189 +EDI: TSYS2.COM Apr 07 2018 02:28:00 DSNB/Macy's, ATTN: Bankruptcy Dept., POB 8053,  
 Mason, Ohio 45040-8053

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 50

Date Rcvd: Apr 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515873342 EDI: DISCOVER.COM Apr 07 2018 02:28:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
515862196 EDI: PHINHARRIS Apr 07 2018 02:28:00 Harris & Harris, Ltd., 111 West Jackson Blvd.,  
Suite 400, Chicago, IL 60604-4135  
515862199 +EDI: LTDFINANCIAL.COM Apr 07 2018 02:28:00 LTD Financial Services,  
7322 South West Freeway, Suite 1600, Houston, Texas 77074-2134  
515862200 E-mail/Text: camanagement@mtb.com Apr 06 2018 22:45:18 M & T Bank, POB 62182,  
Baltimore, MD 21264-2182  
515862201 EDI: MID8.COM Apr 07 2018 02:28:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
515862204 E-mail/Text: bk@rgsfinancial.com Apr 06 2018 22:44:49 RGS Financial, Inc., POB 852039,  
Richardson, TX 75085-2039  
515895424 EDI: RECOVERYCORP.COM Apr 07 2018 02:28:00 The Bureaus, Inc.,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515862187 DB Servicing Corporation  
516553110\* +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
515862190 ##Family & Psychological Services, 1868 Greentree Rd., Cherry Hill, NJ 08003-2031

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin M. BATTERY on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST bkyefile@rasflaw.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR  
LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Victor Druziako on behalf of Joint Debtor Joyce Dianna O'Donnell bkdruzziako@aol.com  
Victor Druziako on behalf of Debtor Charles O'Donnell, Jr. bkdruzziako@aol.com

TOTAL: 10